TO: MR. NEGUSSIE WORKU 571 - 272 - 7472 W 703 - 872 - 9366 F

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Radha K. C. PANDIPATI

Serial No.: 10/054390 Filed: January 24, 2002 Group Art Unit: 2626

Examiner: Negussie Worku

For: BILLS SCANNER AND FINANCIAL ORGANIZER

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Date: 10 24 2005

By: Radha R. C. Pandifath

Radha K.C. Pandipati

AMENDMENT UNDER 37 C.F.R. 1,111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 9, 2005, please enter the following remarks.

REMARKS

Claims 1-11 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Hu et al. (USP 6459506) in view of Iwaguchi et al. (USP 2002/0062292).

The Iwaguchi et al reference was filed on March 8, 2001 which postdates our priority date of February 1, 2001, which is our provisional patent filing date as mentioned in our patent

Patent Application: 10/054390; Art 2626

Response to OA on 9-9-2005

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